

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: Joseph Capurso : BK No. 23-02422-MJC
Debtor(s) :
: CHAPTER 13
The Bank of New York Mellon, F/K/A The Bank of :
New York as trustee for registered Holders of CWABS, :
Inc., Asset-Backed Certificates, Series 2005-14 :
Movant :
v. :
Joseph Capurso :
Debtor(s) :
and :
Jack N. Zaharopoulos :
Trustee :
:

**ANSWER TO MOTION OF THE BANK OF NEW YORK MELLON,
F/K/A THE BANK OF NEWYORK AS TRUSTEE FOR REGISTERED HOLDERS OF
CWABS, INC., ASSETBACKED CERTIFICATES, SERIES 2005-14
FOR RELIEF FROM THE AUTOMATIC STAY
UNDER SECTIONS 362 AND 1301**

1. Admitted.
2. Admitted.
3. Admitted.
4. Denied. After reasonable investigation Debtor does not have sufficient knowledge to admit these averments.
5. Denied. A legal conclusion to which no response is required.
6. Denied. After reasonable investigation Debtor does not have sufficient knowledge to admit these averments.
7. Denied. After reasonable investigation Debtor does not have sufficient knowledge to admit these averments.
8. Denied. A legal conclusion to which no response is required.
9. Denied. After reasonable investigation Debtor does not have sufficient knowledge to admit these averments.

10. Denied. After reasonable investigation Debtor does not have sufficient knowledge to admit these averments.
11. Denied. After reasonable investigation Debtor does not have sufficient knowledge to admit these averments.
12. Admitted.
13. Denied. A legal conclusion to which no response is required.

WHEREFORE, Debtor prays that an Order be entered denying the Motion for Relief.

Date: February 25, 2025

/s/ Robert J. Kidwell
Robert J. Kidwell, Esq.
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